

CITIBANK, N.A.
FLATBUSH/CHURCH
885 FLATBUSH AVE
BROOKLYN, NY 11226

ANNMARIE RAMNARINE
310 E 25TH ST APT# 3D
BROOKLYN, NY 11226

CITI PRODUCTS OPENED/ APPLIED FOR TODAY - EFFECTIVE DATE*: JULY 14, 2016

RELATIONSHIP SUMMARY

Checking	NA
Savings	\$0.00
Retirement (FDIC insured)	NA
Loans/Lines	NA
Credit Cards	NA

**Citibank
Banking Package: Basic Account**

Checking Option		Account Number		Interest Rate**	Annual Percentage Yield**	Balance***
Savings		Account Number	Maturity	Interest Rate**	Annual Percentage Yield**	Balance***
Savings Plus Account ANNMARIE RAMNARINE		9029	NA	See Rate Sheet	See Rate Sheet	\$0.00
Retirement	Account Number	Status	Maturity	Interest Rate**	Annual Percentage Yield**	Balance***
Total Checking, Savings, Retirement						\$0.00***
Loans/Lines			Status			
Credit Cards (Issued by Citibank,N.A.)			Status			

You can access your accounts at www.citibankonline.com. You can see your account information, pay bills, transfer funds between linked accounts, even plan for your future using our financial planning tools. No special software is required. And you don't have to register. Just connect to the Internet, then go to www.citibankonline.com and sign on using your Citibank® Banking Card number, your PIN and the number of one of your bank accounts. So visit Citibank Online today! Have any questions? Call us at 1-800-374-9700.

Citibank, N.A. provides deposit and non-margin lending services, including credit cards.

Citibank, N.A., is the trustee of your IRAs and Keogh Plans. Retirement Plan IMMAs, CDs and Day-to-Day Savings are deposits of Citibank, N.A.

* The "Effective Date" of an account opening applies to a Citibank, N.A. non-retirement deposit account only. The opening date for a loan or line of credit, credit card or a retirement account (IRA or Keogh) may be later than the Effective Date listed above and will be confirmed to you in a separate written notice.

** Interest rates for interest checking, savings, and retirement accounts (IRA and Keogh) are quoted as the current minimum rate and Annual Percentage Yield. Your rate and Annual Percentage Yield may be different. For current interest rates and Annual Yields, please refer to the *Consumer Deposit Accounts - Annual Percentage Yield or Annual Percentage Yield - IRA/Keogh Products* rate sheet, as provided to you at account opening.

For Certificate of Deposit (CD) customers, the Interest Rate and Annual Percentage Yield are based on the "Balance" reflected on this statement, which

July 14, 2016



CITIBANK, N.A.
885 FLATBUSH AVE
BROOKLYN, NY 11226

Dear Annmarie Ramnarine:

I was very happy to open your new Citibank relationship and would once again like to welcome you as a new member.

During the application process, you requested the Direct Deposit of your payroll check into your new account.

The process is very simple. You should provide your employer with the following information:

Checking/Money Market Number : [REDACTED] 9029 Account #

Citibank ABA Number : 021000089 Routing Number

If you have any questions regarding this letter, please feel free to contact Citiphone Banking® at 1-800-321-CITI.

Sincerely,

A handwritten signature in blue ink, appearing to read "Calvin Fletcher".

CALVIN FLETCHER

CUSTOMER CARE CHECKLIST



To assure that we have acquainted you with the benefits of your account, and we have accurately captured your needs, let's review the following:

➤ **Personal Information** – verified that all information is correct

ANNMARIE RAMNARINE Home 310 E 25TH ST APT# 3D Address: BROOKLYN NY 11226 Phones: Cell Phone: [REDACTED]	Mailing Address 310 E 25TH ST APT 3D BROOKLYN, NY 11226
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➤ **Checkbook Information** – verified that all information is correct

Name/ Address to be printed on checks	Mailing Address for checks
	Checkbook Style: Checkbook Cover: Checkbook Cost: Special Features:

➤ **CitibankSM Banking Card** – verified that all information is correct

	ANNMARIE RAMNARINE	
ATM PIN set	Y	
Telephone PIN set	N	
Debit Card applied for*	Y	

*Discontinue use of your temporary ATM card upon receipt of a debit card.

➤ **Account Features** –

- Direct Deposit – free, fast, automatic.
- Citibank® Online – bill payments, automatic transfers, account servicing, immediate account activity.
- ATM – view transactions, transfer funds, get cash, make deposits.
- Citiphone Banking® – customer service 24/7 with the number on the back of your bankcard.

➤ **Bank Services** –

- ThankYou – earn rewards for everyday transactions.
- Citipro® – discussed how a complimentary Citipro® financial review could assist you in meeting personalized financial goals.
- AutoSave – pay yourself first to help save for personal goals.

➤ **Service Calls:**

- 14 days - I will be calling you on ____/____/____ at ____:____AM/PM at ()____-____ to ensure receipt of your checks, bankcard, and answer any questions.
- 20-60 days – Welcome call performed by our Customer Care Associate to ensure all of your questions have been addressed and to verify that you are satisfied with your account benefits.

➤ **Client Manual and Marketplace Addendum** – Explained & given to Client.

➤ **Account Requirements** – Reviewed the fee schedule and associated charges.

➤ **Funds Availability** – Funds may become immediately available with Checking Plus (variable rate) Line of Credit and SafetyCheck.

➤ **Disclosures** – Provided the following as applicable:

- Checking Plus (variable rate) Line of Credit
- Ready Credit
- Flexible Credit
- Citi® Card Take One application

There's only one thing you need to help manage your fees: The facts.

Access Account Package: Summary of Common Fees and Features

Account Opening and Usage	Minimum Deposit Needed to Open a checkless Regular Checking Account	\$0	
	Monthly Service Fee	\$10	Waived if you satisfy ONE of the following: 1. Maintain \$1,500 or more in combined average monthly balances in a checkless Regular Checking account and linked savings or money market accounts in an Access Account Package OR 2. 1 Qualifying Direct Deposit credited to your checkless Regular Checking account, savings or money market account in an Access Account Package OR 3. 1 Qualifying Bill Payment posted to your checkless Regular Checking account during your statement period
	Waived When Requirements Are Met	\$0	
	Interest Checking		Not available
	Citibank ATM Fee	\$0	Get cash with no surcharge fee through our network of thousands of ATMs in the U.S. Locate one near you at www.citibank.com/locations
	Non-Citibank ATM Fee	\$2.50	Per withdrawal fee for using a Non-Citibank ATM. (No fee for Citibank transfers or balance inquiries). Other banks may assess a third party ATM surcharge fee.
	Deposited Check Returned Unpaid	\$12	Per check you deposit that is returned unpaid
Overdraft and Returned Items	Stop Payment Fee	\$30	Per item you ask to stop payment on
	For Debit Card Purchases and ATM Withdrawals	\$0	If you do not have available funds to cover a debit card purchase or ATM transaction, we will decline the transaction at no cost to you
	Insufficient Funds Fee	\$0	An insufficient funds fee occurs when we do not pay the item
	Overdraft Fee (in cases of insufficient funds)	\$0	The Access Account Package is designed so that certain transactions that are over your available balance will not be authorized on a checkless Regular Checking account, savings or money market accounts. Also, there are no overdraft charges for any Citibank fees, such as monthly service fees, that post to any checkless Regular Checking account, savings or money market accounts in the Access account package.
	Safety Check	Waive	Transfer funds from a linked savings or money market to a checkless Regular Checking account to avoid returned items due to overdrafts.
No Check Writing or Posting	Checking Plus (Variable Rate) Line of credit		New checkless Regular Checking Accounts in an Access Account Package cannot have a linked Checking Plus (variable rate) account.
	Checks cannot be ordered or written with this package		<p>Transactions that involve a check, including written checks, check by phone or third party authorizations that come through as a check will not be honored on a checkless Regular Checking account, savings or money market accounts in an Access Account Package.</p> <p>Do not order checks from any source.</p> <p>Be careful when providing your account and routing numbers to merchants for a payment, since they may process the payment as a check which will be rejected and not paid.</p> <p>Ensure that the merchant is using the ACH (Automated Clearing House) system to process the transaction as an electronic debit, as ACH is an accepted form of payment with the Access Account.</p>
Your Deposits and Withdrawals	The order in which your deposits and withdrawals are processed		<p>Generally they are processed as follows:</p> <p>First: Deposits made before the cut-off time are added to your account balance.</p> <p>Second: Fees for services we provide.</p> <p>Third: Transactions received real-time during the day are deducted as they occur if there is a sufficient available balance in the account to pay for the transaction and any associated fee. Example: ATM, debit PIN or teller withdrawals including cashed checks; transfers or Citibank® Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits* that we receive throughout the day.</p> <p>Fourth: Any ACH debit* not deducted during the day are deducted from your remaining available balance in the order of lowest to highest dollar amount.</p> <p>*ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account (i.e., for your utility or phone bill).</p>
	When your deposits to your checking account become available	Cash Deposit with Teller Cash Deposit at ATM Check Deposit with Teller Check Deposits at Proprietary Citibank ATMs Direct Deposit Wire Transfer	Generally available immediately on same Business Day of deposit Generally available immediately, but no later than next Business Day after the Business Day of deposit Generally available no later than the next Business Day after the Business Day of deposit Generally available no later than the next Business Day after the Business Day of deposit Same Business Day of deposit Same Business Day of deposit
			<p>If a longer delay is placed on your deposit, we will tell you when you make the deposit, and the first \$200 of your deposit will be made available the next Business Day after the Business Day of deposit. If your deposit is not made directly with a teller, or if we decide to place a longer delay on your deposit after you have left the branch, we will mail you the notice by the next Business Day.</p> <p>A "Business Day" is any day of the week that is not a Saturday, Sunday, or bank holiday.</p> <p>The end of Business Day is posted at each branch and varies by location.</p>

Make the Most of Your Citibank Relationship

- **Mobile and online banking options** to help manage finances wherever you are
- Set up free **Online Bill Payment**
- **Direct deposit** of your paycheck or other checks to save on trips to the branch or ATM
- Use **Citi Financial Tools®** to manage your budget
- Set up **Auto Save** to help with your monthly savings plan

Helpful Ways to Avoid or Reduce Fees

- Get cash with **no surcharge fee** through our network of thousands of ATMs in the U.S. Locate one near you at www.citibank.com/locations
- Use your **no monthly fee debit card** for cash back at select merchants that offer this service
- Set up **balance and bill payment alerts** on Citibank Online to help manage your accounts and avoid overdrafts
- Use our **Online Wire Transfer services** to reduce wire transfer fees
- Use **Citibank Online** to get up to 7 years of online statement history, reducing potential statement copy fees
- Send a **Citibank Global Transfer** from your Citibank account to other eligible Citibank accounts in the world with no transfer fee. If the Citibank Global Transfer is made in a foreign currency, the exchange rate includes a commission for the currency conversion. Citibank Global Transfers are limited to select countries. Limits apply and vary by country

Optional Services Available

Service	Fee	What does this service provide?
Transfer Services		
Wire Transfer: Incoming Domestic and International	\$15	Transfer funds into your account from anywhere in the U.S. or abroad
Outgoing Domestic/International	\$35/\$45	Fee for initiating a wire transfer in a branch
Online Outgoing Domestic/International	\$25/\$35	Fee for initiating a wire transfer online
Travel/Foreign Currency Services		
Foreign Currency Exchange \$1,000 and over/Under \$1,000	no charge/\$5	Changing U.S. dollars into foreign currency or vice versa
Foreign Exchange Fee	3% of transaction amount	Transactions made outside the U.S. and Puerto Rico using a Citibank Banking card
Bank Checks/ Official Checks/ Debit Cards		
Official Check	\$10	Obtaining a check that is the obligation of a bank
Expedited Domestic Delivery of Replacement Debit Cards	\$6	Rush delivery in 1 to 2 Business Days of your debit card
Money Order for Customers	\$5	A money order can be used instead of a check
Research and Process Fees		
Consular Verification or Reference Letter	\$25	A Consular letter issued to Consulates or the Immigration Department to provide customer identification or a reference letter about a customer's account
Legal Process Compliance	\$125 per defendant and occurrence	Court-ordered bank levy, account liens, etc.
Collection Services		
Bond Coupon Redemption (per series)	\$10	Collect payment for a bond issued by a corporation, federal, state or local government agency
Collection of Notes and Sight Drafts on Domestic Bank	\$25	Accepting notes for deposit into accounts and collecting and depositing of note interest upon maturity
Collection of Checks from Foreign Banks	\$30 plus 3 rd party bank charges	Collection of checks drawn on foreign banks
Domestic Bank Collections	\$25 plus 3 rd party bank charges	When a U.S. check is sent for payment on a collection basis
Copy of Statements, Records and Certificates		
Interim Statement	\$5	Providing a copy of a statement from your last statement date to a mid point date you provide us
Miscellaneous Copies	\$5	Making copies of other documents such as deposit tickets or IRS Form 1099
Statement Copy (previous month)	\$5	Fee for obtaining a statement copy from the previous statement cycle; free statements are available online

We're here to help

Just give us a call anytime at **1-888-CITIBANK** (1-888-248-4226) TTY 1-800-945-0258, speak with a Personal Banker at your nearest local branch, Tweet us at @AskCiti or visit us at www.citibank.com.

Additional Account Packages to Meet Your Needs

We also offer the **Citigold** Account, **Citi Priority** Account, **Citibank Account** and **Basic Banking** packages that may be right for you.

Don't have an account?

Apply now or call us at **1-800-374-9500** (TTY 1-800-945-0258).

This fact sheet is a summary of certain fees and features of your account. For more complete information about your account, please see your **Marketplace Addendum** and **Client Manual - Consumer Accounts**.

Terms, conditions and fees for accounts, products, programs and services are subject to change.

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FACTS

WHAT DOES CITIBANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and transaction history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citibank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citibank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 1-888-214-0017 – our menu will prompt you through your choices. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-888-214-0017. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258



NOVEMBER 22, 2019

CITIBANK, N.A.
FLATBUSH/CHURCH
885 FLATBUSH AVE
BROOKLYN, NY 11226

ANNMARIE RAMNARINE
310 E 25TH ST APT# 3D
BROOKLYN, NY 11226

~~Checking~~ Checking

CITI PRODUCTS OPENED/ APPLIED FOR TODAY - EFFECTIVE DATE*: NOVEMBER 22, 2019

RELATIONSHIP SUMMARY

Checking	\$100.00
Savings	NA
Retirement (FDIC insured)	NA
Loans/Lines	NA
Credit Cards	NA

Routin #
021000089

Citibank

Banking Package: Checkless Transaction

Checking Option	Account Number	Interest Rate**	Annual Percentage Yield**	Balance***
Access Checking ANNMARIE RAMNARINE	1037	NA	NA	

Savings	Account Number	Maturity	Interest Rate**	Annual Percentage Yield**	Balance***
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Retirement	Account Number	Status	Maturity	Interest Rate**	Annual Percentage Yield**	Balance***
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Total Checking, Savings, Retirement

Loans/Lines Status

Credit Cards (Issued by Citibank, N.A.) Status

Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan. All funds deposited in your KEOGH CDs, Savings, and Money Market accounts are held as deposits of Citibank, N.A.

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** Disclosed interest rates and annual percentage yields reflect current rate minimums only. Your rates and yields may be different. For current rates please refer to the Consumer Deposit Accounts or Annual Percentage Yield - IRA/Keogh/Coverdell Products rate sheet, provided at account opening. For the Step Up Certificate of Deposit (CD), the Annual Percentage Yield (APY) is the Composite APY which is calculated based on two or more interest rates applied in succeeding periods during the CD term. For the Step Up CD, the Interest Rate is the initial interest rate for the first interest rate period of the CD term; the increased interest rates for each succeeding interest rate period and duration are disclosed on the Consumer Deposit Accounts rate sheet you received at account opening.

*** All deposits are verified and credited, and will be reflected accordingly on your account statement. All disclosed account balances reflect your intended initial deposit only. Rates are based on the "balance(s)" shown on this statement. Actual interest rates and annual percentage yields, or the Composite APY for the Step Up CD, are determined by both account balances, and your account banking package, and may vary from what is listed on this statement. Please refer to the Client Manual - Consumer Accounts and Marketplace Addendum for additional important information about your CD and your deposit relationship with Citibank.



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CREDIT CARDS

Citibank credit cards are issued by Citibank, N.A.

Citibank is an Equal Housing Lender.

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FACTS

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Why?

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What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

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- account balances and employment information
- credit history and transaction history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citibank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citibank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 1-888-214-0017 – our menu will prompt you through your choices. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-888-214-0017. For Speech and Hearing Impaired Customers Only, TTY: (800) 945-0258

Who we are

Who is providing this notice?	This notice is provided by Citibank, N.A. for individual clients of its retail banking business in the United States.
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What we do

How does Citibank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citibank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • provide account information or give us your contact information • provide employment information or apply for a loan • make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Citi name; financial companies such as Citigroup Global Markets Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies and other financial companies.</i>

Other important information

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. For additional information concerning our privacy policies call 1-888-214-0017. For Speech and Hearing Impaired Customers TTY: (800) 945-0258.

For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

Citi acquires and uses services provided by third parties that collect and analyze customer data. This information may be used to service your accounts and for marketing purposes. For additional information about our privacy practices please go to www.citi.com/privacy.